

of 4

Information to identify the case:

Debtor 1 James Laughlin
 First Name Middle Name Last Name

Debtor 2 Linda L. Laughlin
 (Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1032**

EIN --_-----

Social Security number or ITIN **xxx-xx-7458**

EIN --_-----

United States Bankruptcy Court **Eastern District of Texas**Case number: **12-90258****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Linda L. Laughlin

10/5/16

By the court: Bill Parker
 United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

of 4
United States Bankruptcy Court
Eastern District of Texas

In re:
James Laughlin
Linda L. Laughlin
Debtors

Case No. 12-90258-bp
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0540-9

User: judicej
Form ID: 3180WJO2

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Total Noticed: 48

Date Rcvd: Oct 05, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 07, 2016.

db/db +James Laughlin, Linda L. Laughlin, 2417 Grand Boulevard, Port Neches, TX 77651-4607
6369238 +Barron & Barron, LLP, P.O. Box 1347, Nederland, Texas 77627-1347
6455608 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk VA 23541-0907
6369243 +CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: CitiCards, PO Box 182564, Columbus, OH 43218)
6380423 +Calvin Laughlin, 7474 N. Linscomb Rd, Vidor, TX 77662-7413
6369239 Capital One, P.O. Box 60599, City of Industry, CA 91716-0599
6369240 Chase, PO Box 94014, Palatine, IL 60094-4014
6369242 +Citgo, Processing Center, Des Moines, IA 50362-0001
6369244 +Country Door, 1112 7th Ave., Monroe, WI 53566-1364
6407211 +Country Door, c/o Creditors Bankruptcy Service, P.O. Box 740933, Dallas, TX 75374-0933
6369246 +Finger Hut, POB 166, Newark, NJ 07101-0166
6369248 +Ginny, 1112 7th Ave, Monroe, WI 53566-1364
6397739 +Ginny's, c/o Creditors Bankruptcy Service, P.O. Box 740933, Dallas, TX 75374-0933
6369249 +HSBC Card Services, P.O. Box 60102, City of Industry, CA 91716-0102
6369250 HSBC Card Services, P.O. Box 49352, San Jose, CA 95161-9352
6369251 +HSN, POB 183043, Columbus, OH 43218-3043
6369253 +Kubota Credit, P.O. Box 0559, Carol Stream, IL 60132-0559
6380501 +Kubota Credit Corporation, 9441 LBJ Freeway, Suite 350, Dallas, TX 75243-4652
6369254 +Montgomery Ward, 3650 Milwaukee St., Madison, WI 53714-2304
6407212 +Montgomery Ward, c/o Creditors Bankruptcy Service, P.O. Box 740933, Dallas, TX 75374-0933
6369255 +One Main Financial, 3801 North Street, Ste. 15A, Nacogdoches, TX 75965-2473
6369259 +Seventh Ave., 1112 7th Ave., Monroe, WI 53566-1364
6397740 +Seventh Avenue, c/o Creditors Bankruptcy Service, P.O. Box 740933, Dallas, TX 75374-0933
6369260 +Shelby Savings Bank, P.O. Box 1806, Center, TX 75935-1806
6369261 +Shell, POB 183018, Columbus, OH 43218-3018
6369262 +Toyota Motor Credit, POB 105386, Atlanta, GA 30348-5386
6383114 Toyota Motor Credit Corporation (TMCC), PO BOX 8026, Cedar Rapids, Iowa 52408-8026
6369263 +United States Attorney's Office, 350 Magnolia Ave., Ste 150, Beaumont, TX 77701-2254
6369265 +WFNNB - Alon, POB 659705, San Antonio, TX 78265-9705
6496980 eCAST Settlement Corporation, POB 29262, New York NY 10087-9262

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr

+E-mail/Text: jking@offerbanking.com Oct 06 2016 01:24:15 Shelby Savings Bank,
c/o James W. King, 6420 wellington Place, Beaumont, TX 77706-3206
6408010 +E-mail/Text: bncmail@w-legal.com Oct 06 2016 01:25:09 AZUREA I, LLC,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
6369241 +E-mail/PDF: gecsedirecoverycorp.com Oct 06 2016 01:27:41 Chevron, P.O. Box 530950,
Atlanta, GA 30353-0950
6369247 +E-mail/PDF: gecsedirecoverycorp.com Oct 06 2016 01:28:01 GE Capital, POB 960061,
Orlando, FL 32896-0061
6380276 E-mail/PDF: gecsedirecoverycorp.com Oct 06 2016 01:27:20 GE Capital Retail Bank,
Attn: Bankruptcy Department, PO Box 960061, Orlando FL 32896-0661
6419435 E-mail/PDF: gecsedirecoverycorp.com Oct 06 2016 01:27:41 GE Capital Retail Bank,
c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
6369252 E-mail/Text: cio.bncmail@irs.gov Oct 06 2016 01:24:26 Internal Revenue Service,
PO Box 21126, Philadelphia, PA 19114
6431680 E-mail/Text: JCAP_BNC_Notices@jcap.com Oct 06 2016 01:25:03 Jefferson Capital Systems LLC,
PO BOX 7999, SAINT CLOUD MN 56302-9617
6452427 E-mail/PDF: resurgentbknofifications@resurgent.com Oct 06 2016 01:27:24
LVNV Funding, LLC its successors and assigns as, assignee of One Main Financial Inc.,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
6369257 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 06 2016 01:38:46
Portfolio Recovery, POB 12914, Norfolk, VA 23541
6446172 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 06 2016 01:38:29
Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
6523797 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 06 2016 01:27:23
PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067
6420314 E-mail/Text: bnc-quantum@quantum3group.com Oct 06 2016 01:24:38
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
6420313 E-mail/Text: bnc-quantum@quantum3group.com Oct 06 2016 01:24:38
Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788,
Kirkland, WA 98083-0788
6375588 E-mail/PDF: rmscedirecoverycorp.com Oct 06 2016 01:28:05
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605
6369258 +E-mail/PDF: gecsedirecoverycorp.com Oct 06 2016 01:28:02 Sam's Club, POB 530942,
Atlanta, GA 30353-0942
6369264 +E-mail/PDF: gecsedirecoverycorp.com Oct 06 2016 01:28:02 Wal Mart, POB 965022,
Orlando, FL 32896-5022
6454728 +E-mail/Text: bnc-bluestem@quantum3group.com Oct 06 2016 01:25:22 Webbank-Fingerhut,
6250 Ridgewood Rd, St. Cloud, MN 56303-0820

TOTAL: 18

District/off: 0540-9

User: judicej
Form ID: 3180WJO2

Page 2 of 2
Total Noticed: 48

Date Rcvd: Oct 05, 2016

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, POB 41067, NORFOLK, VA 23541-1067
cr* eCAST Settlement Corporation, POB 29262, New York, NY 10087-9262
6369245* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Exxon Mobil, Processing Center, Des Moines, IA 50361)
6369256* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Phillips 66, POB 688929, Des Moines, IA 50368)
6431681* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
(address filed with court: Jefferson Capital Systems LLC, PO BOX 7999,
SAINT CLOUD MN 56302-9617)
6431682* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
(address filed with court: Jefferson Capital Systems LLC, PO BOX 7999,
SAINT CLOUD MN 56302-9617)
6431713* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
(address filed with court: Jefferson Capital Systems LLC, PO BOX 7999,
SAINT CLOUD MN 56302-9617)

TOTALS: 0, * 7, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 07, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 5, 2016 at the address(es) listed below:
NONE.

TOTAL: 0